service on the date they are declared surplus. However, as provided in rule 29 of CCS (Pension) Rules, 1972, the qualifying length of service after taking into account the aforesaid weightage should not be more than the service he would have rendered had he retired on the date of his superannuation;

(d) Encashment of Earned Leave accumulated on the date of relief as per CCS (Leave) Rules, 1972;

(e) Payment of savings element with interest in the Central Govt. Employees Group Insurance Scheme as per rules;

(f) TA/DA as on retirement for self and family for settling anywhere in India as per Travelling Allowance Rules;

(g) Group 'A' officials opting for the special VRS will be exempted from the operation of rule 10 of the CCS (Pension) Rules which stipulates previous sanction of the Government for accepting commercial employment.

Loan to Agricultural Sector

†1416. PROF. M. M. AGARWAL: Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to state:

(a) the amount of loan provided by nationalized banks State-wise/ bank-wise for development of agriculture during the last three years;

(b) the comparative percentage of the loans provided to the agricultural sector *vis-à-vis* industrial sector; and

(c) what effective measures are being taken by Government for improvement of agriculture?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI ANANDRAO VITHOBA ADSUL): (a) State-wise and bank-wise amount of loan provided by nationalized banks during the last 3 years is given in Statements I and II respectively. (*See* below)

(b) The comparative position of outstanding advances to agriculture *vis-à-vis* medium and large industries as available in respect of scheduled commercial banks as on March, 2002 is given below:

Sector	Amount (Rs. crore)	Percentage to Net Bank Credit
Agriculture	60,761	11.36
Medium and Large Industries	1,72,324	32.20
Net Bank Credit	5,35,063	100.00

†Original notice of the question was received in Hindi.

(c) Government and Reserve Bank of India (RBI) have taken several measures for increasing flow of credit to agriculture. These measures *inter-alia* include :

- Formulating special agricultural credit plan to achieve distinct and marked improvement in the flow of credit to agriculture;
- Opening of specialized agricultural finance branches;
- Introduction of Kisan Credit Card Scheme;
- Introduction of Rashtriya Krishi Bima Yojna;
- Implementing the recommendations of High Level Committee on agriculture credit like simplification of procedure/forms, delegation of more powers to branch managers, dispensation of no due certificate, discretion to banks on matters relating to margins/security requirements, etc.;
- Setting up of Rural Infrastructure Development Fund;
- Scheme for financing agri-clinics and agri-business centers
- Scheme for financing farmers for purchase of land for agricultural purposes;
- Special One Time Settlement Scheme for small and marginal farmers;
- Enhancement of limit in financing of dealers in agricultural machinery from Rs. 10 lakhs to Rs. 20 lakhs.
- Enhancement of ceiling for produce marketing loans from Rs. 1 lakh to Rs. 5 lakh;
- Introduction of back ended capital subsidy scheme for construction/renovation/expansion of rural godowns and cold storages.

Statement-I

Statewise amount of loan provided by scheduled commercial banks during the years ended March 1999, March 2000 *and March* 2001

(Rs. crores)

S.No.	Name of State/UT	March,1999	March, 2000	March, 2001
1	2	3	4	5
1.	A & N Islands	3.73	3.38	3.65
2.	Andhra Pradesh	5195.90	5671.10	6343.39
3.	Arunachal Pradesh	12.45	14.98	13.37
4.	Assam	331.45	314.19	323.07
5.	Bihar	1225.41	1279.01	1206.80

1	2	3	4	5
6.	Chandigarh	61.11	420.67	726.64
7.	Chattisgarh			14.01
8.	Dadra & Nagar Haveli	1.30	1.42	1.45
9.	Goa	66.67	64.27	56.14
10.	Gujarat	2253.34	2454.84	2959.70
11.	Haryana	1312.41	1584.52	1923.72
12.	Himachal Pradesh	157.08	166.57	199.39
13.	Jammu & Kashmir	167.59	163.69	134.60
14.	Jharkhand			162.87
15.	Karnataka	4358.30	4367.25	5210.20
16.	Kerala	1843.55	1935.85	2069.33
17.	Lakshadweep	0.58	12.12	0.62
18.	Madhya Pradesh	2576.71	2881.02	2968.90
19.	Maharashtra	5158.21	8620.23	10651.37
20.	Manipur	19.09	28.51	19.17
21.	Meghalaya	16.51	18.97	18.65
22.	Mizoram	5.07	5.83	5.45
23.	Nagaland	22.21	23.91	21.62
24.	NCT of Delhi	611.14	1704.13	2951.34
25.	Orissa	730.38	783.43	801.12
26.	Pondicherry	51.46	52.68	61.32
27.	Punjab	2745.21	3169.54	3705.63
28.	Rajasthan	1893.86	2261.28	2789.59
29.	Sikkim	7.54	6.77	6.77
30.	Tamil Nadu	4751.39	4977.87	5991.31
31.	Tripura	52.43	51.09	57.00
32.	Uttar Pradesh	3461.86	4048.45	4750.64
33.	Uttaranchal			115.16
34.	West Bengal	1883.11	2344.93	2919.40
	TOTAL:	41210.82	49433.56	59310.43

Statement-II

Bank-wise amount of loan provided by scheduled commercial banks during the years ended March 2000, March 2001 and March 2002

(Rs. crores)

S. No.	Name of Bank	March, 2000	March, 2001	March, 2002
1	2	3	4	5
1.	State Bank of India	13012.85	14982.31	16202.92
2.	State Bank of Bikaner & Jaipur	702.86	818.76	941.67
3.	State Bank of Hyderabad	985.00	1214.30	1408.39
4.	State Bank of Indore	474.96	609.19	768.45
5.	State Bank of Mysore	527.10	571.69	641.08
6.	State Bank of Patiala	1016.00	1136.00	1380.00
7.	State Bank of Saurashtra	509.90	614.08	802.18
8.	State Bank of Travancore	530.58	572.62	647.91
9.	Allahabad Bank	1321.44	1593.98	1928.00
10.	Andhra Bank	915.94	1048.89	1389.07
11.	Bank of Baroda	2761.18	3032.81	3561.09
12.	Bank of India	2722.22	3030.09	3530.59
13.	Bank of Maharashtra	834.01	818.26	1026.62
14.	Canara Bank	2981.97	3510.76	3888.00
15.	Central Bank of India	1929.46	2544.91	3056.84
16.	Corporation Bank	596.44	719.27	937.77
17.	Dena Bank	1113.65	1158.99	1165.56
18.	Indian Bank	1251.97	1453.62	1526.69
19.	Indian Overseas Bank	1463.15	1609.00	1966.06
20.	Oriental Bank of Commerce	1403.37	1669.88	1972.62
21.	Punjab National Bank	2880.56	3849.64	5127.70
22.	Punjab & Sind Bank	714.06	849.99	943.15
23.	Syndicate Bank	1545.00	1750.00	1945.00
24.	Union Bank of India	1698.88	2050.87	2887.46
25.	United Bank of India	763.00	765.00	1030.00
26.	UCO Bank	794.00	959.00	1549.00
27.	Vijaya Bank	740.00	751.45	859.17
	TOTAL:	46189.55	53685.36	63082.99